

FIRST AMENDED SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ 1,236.59
a. Are real estate taxes included? Yes No <input checked="" type="checkbox"/>	
b. Is property insurance included? Yes No <input checked="" type="checkbox"/>	
2. Utilities:	
a. Electricity and heating fuel	\$ 250.00
b. Water and sewer	\$ 90.00
c. Telephone	\$ 120.00
d. Other	\$
3. Home maintenance (repairs and upkeep)	\$ 100.00
4. Food	\$ 500.00
5. Clothing	\$ 150.00
6. Laundry and dry cleaning	\$ 70.00
7. Medical and dental expenses	\$ 100.00
8. Transportation (not including car payments)	\$ 250.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ 150.00
10. Charitable contributions	\$ 150.00
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ 62.00
b. Life	\$ 199.00
c. Health	\$ 40.00
d. Auto	\$ 167.00
e. Other	\$
12. Taxes (not deducted from wages or included in home mortgage payments)	
(Specify) REAL ESTATE TAXES	\$ 390.00
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	
a. Auto 2005 Cadillac balance \$15176.19 54 months; 2007 Chev Trailblazer 12/13/10 11,754.00 54 mos.	\$ 499.00
b. Other	\$
14. Alimony, maintenance, and support paid to others	\$
15. Payments for support of additional dependents not living at your home	\$
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$
17. Other See Schedule Attached	\$ 170.00

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.

\$ 4,693.59

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document:
Auto loans have been adjusted by dividing bal. due at time of filing by sixty months.
2005 Cadillac has 32 months to pay off as of 12-16-10; 2007 Chev. TB has 20 mos to pay off as of 12-16-10

20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$ 5,336.92
b. Average monthly expenses from Line 18 above	\$ 4,693.59
c. Monthly net income (a. minus b.)	\$ 643.33

IN RE LIVERS, RONALD W. & LIVERS, ADRIANE M.Case No. 10-16633 mdc

Debtor(s)

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Other Expenses (DEBTOR)

Hair CUTS**40.00****Cable TV****60.00****Internet****50.00****Trash Removal****20.00**